

CLAIMS:

1. A method of communicating, comprising the steps of:  
storing a customer's financial information based on an off-line transaction;  
beginning an on-line purchase by the customer and communicating to a server computer  
5 by the customer;

determining that the customer is an acceptable credit risk for the on-line purchase using  
the customer's financial information which is based on the off-line transaction.

communicating to the customer that the on-line purchase has been approved, after said  
determining step determines that the customer is an acceptable credit risk.

2. A method according to claim 1, wherein said step of storing comprises:

storing the customer's financial information based on a lease.

3. A method according to claim 2, wherein said step of storing comprises:

storing the customer's financial information based on a lease of an image forming  
device.

4. A method according to claim 1, wherein said step of storing comprises:

storing the customer's financial information based on a purchase of an image forming  
device.

5. A method according to claim 4, wherein said step of storing comprises:

storing the customer's financial information based on a purchase of at least one of a  
20 copier and a facsimile machine.

6. A method according to claim 1, wherein said determining step comprises:

determining that the customer is an acceptable credit risk based the existence of a lease  
of a machine by the customer.

7. A method according to claim 6, wherein said determining step comprises:

determining that the customer is an acceptable credit risk based the existence of a lease  
25 of a machine by the customer and up-to-date payments on the lease.

8. A method according claim 1, wherein said step of communicating to the customer  
comprises:

communicating that the on-line purchase which is a purchase of supplies for an image  
30 forming device which has been obtained through the off-line transaction has been approved.

9. A method according to claim 1, further comprising the step of:

issuing a bill for the on-line purchase.

10. A method according to claim 9, wherein said step of issuing a bill comprises:  
issuing an electronic bill for the on-line purchase.

11. A method according to claim 10, wherein said step of issuing a bill comprises:  
transmitting the electronic bill for the on-line purchase by email.

12. A method according to claim 10, wherein step of issuing a bill comprises:  
notifying said customer that said electronic bill is stored at an Internet site.

13. A method according to claim 12, wherein said notifying step comprises:  
notifying said customer by an electronic mail message that said electronic bill is stored  
at the Internet site.

14. A method according to claim 10, wherein said step of issuing a bill comprises:  
issuing a single electronic bill for both the on-line purchase and a lease corresponding  
to the off-line transaction.

15. A method according to claim 9, further comprising the step of:  
printing a paper bill for the on-line purchase, and sending the paper bill to the  
customer.

16. A method according to claim 9, further comprising the step of:  
debiting a pre-registered bank account by an amount corresponding to the on-line  
transaction.

17. A method according to claim 16, wherein said debiting step comprises:  
debiting a pre-registered bank account by an amount corresponding to the on-line  
transaction and a payment for the off-line transaction.

18. A method according to claim 1, further comprising the step of:  
charging a third party credit card of the customer for the on-line transaction.

19. A method according to claim 1, further comprising the step of:  
issuing a paper bill for said transaction if said financial information is not valid.

20. A method according to claim 9, wherein said step of issuing comprises:  
issuing the bill for the on-line purchase according to a predetermined billing cycle  
which is greater than one day.

21. A method according to claim 9, wherein said step of issuing comprises:  
issuing a single bill for plural transactions occurring over a time period.

22. A method according to claim 1, further comprising the step of:

purchasing a product through the on-line purchase, the product being different from a product obtained through the off-line transaction.

23. A method according to claim 22, wherein said step of purchasing comprises:  
purchasing the product through the on-line purchase which is for use with the product  
5 obtained through the off-line transaction.

24. A system for communicating, comprising:  
means for storing a customer's financial information based on an off-line transaction;  
means for beginning an on-line purchase by the customer and communicating to a server  
computer by the customer;

means for determining that the customer is an acceptable credit risk for the on-line  
purchase using the customer's financial information which is based on the off-line transaction;  
and

means for communicating to the customer that the on-line purchase has been approved,  
after means for determining determines that the customer is an acceptable credit risk.

25. A system according to claim 24, wherein said means for storing comprises:  
means for storing the customer's financial information based on a lease.

26. A system according to claim 25, wherein said means for storing comprises:  
means for storing the customer's financial information based on a lease of an image  
forming device.

27. A system according to claim 24, wherein said means for storing comprises:  
means for storing the customer's financial information based on a purchase of an image  
forming device.

28. A system according to claim 27, wherein said means for storing comprises:  
means for storing the customer's financial information based on a purchase of at least  
25 one of a copier and a facsimile machine.

29. A system according to claim 24, wherein said means for determining comprises:  
means for determining that the customer is an acceptable credit risk based the existence  
of a lease of a machine by the customer.

30. A system according to claim 29, wherein said means for determining comprises:  
means for determining that the customer is an acceptable credit risk based the existence  
30 of a lease of a machine by the customer and up-to-date payments on the lease.

31. A system according claim 24, wherein said means for communicating to the

customer comprises:

means for communicating that the on-line purchase which is a purchase of supplies for an image forming device which has been obtained through the off-line transaction has been approved.

5 32. A system according to claim 24, further comprising:

means for issuing a bill for the on-line purchase.

33. A system according to claim 32, wherein said means for issuing a bill comprises:

means for issuing an electronic bill for the on-line purchase.

34. A system according to claim 33, wherein said means for issuing a bill comprises:

means for transmitting the electronic bill for the on-line purchase by email.

35. A system according to claim 33, wherein means for issuing a bill comprises:

means for notifying said customer that said electronic bill is stored at an Internet site.

36. A system according to claim 35, wherein said means for notifying comprises:

means for notifying said customer by an electronic mail message that said electronic

15 bill is stored at the Internet site.

37. A system according to claim 33, wherein said means for issuing a bill comprises:

means for issuing a single electronic bill for both the on-line purchase and a lease

corresponding to the off-line transaction.

38. A system according to claim 32, further comprising:

20 means for printing a paper bill for the on-line purchase.

39. A system according to claim 32, further comprising:

means for debiting a pre-registered bank account by an amount corresponding to the on-line transaction.

40. A system according to claim 39, wherein said means for debiting comprises:

25 means for debiting a pre-registered bank account by an amount corresponding to the on-line transaction and a payment for the off-line transaction.

41. A system according to claim 24, further comprising:

means for charging a third party credit card of the customer for the on-line transaction.

42. A system according to claim 24, further comprising:

30 means for issuing a paper bill for said transaction if said financial information is not valid.

43. A system according to claim 32, wherein said means for issuing comprises:

means for issuing the bill for the on-line purchase according to a predetermined billing cycle which is greater than one day.

44. A system according to claim 32, wherein said means for issuing comprises:

means for issuing a single bill for plural transactions occurring over a time period.

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45. A system according to claim 24, further comprising:

means for purchasing a product through the on-line purchase, the product being different from a product obtained through the off-line transaction.

46. A system according to claim 45, wherein said means for purchasing comprises:

means for purchasing the product through the on-line purchase which is for use with the product obtained through the off-line transaction.

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